

Prepared By and Return To:

Baskin McCarroll McCaskill

Aldridge & Campbell, P.A.

P.O. Box 190

Southaven, MS 38671

(662) 349-0664

Bar No.: 09405

File No.: 810075

Grantor(s) Name and Address:

Liberty Bank of Arkansas

P.O. Box 7514

Jonesboro, AR 72403

Work: 870-219-9181

Home : N/A

Grantee(s) Name and Address:

Robert B. McGowen

Kelli D. McGowen

6151 Morgan Manor Drive, W.

Olive Branch, MS 38654

Work: N/A

Home: 662-895-6654

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid and other good and valuable consideration, the receipt of all which is hereby acknowledged, Grantor(s), **LIBERTY BANK OF ARKANSAS, an Arkansas banking corporation**, does hereby sell, convey and specially warrant unto Grantee(s) **ROBERT B. McGOWEN and KELLI D. McGOWEN**, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common, all my right, title and interest in the land lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 12, Lauderdale Estates Subdivision, situated in Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, per plat thereof recorded in Plat Book 99, Page 46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to right(s)-of-way and easements of record for public roads and public utilities, subdivision and zoning regulations in effect, prior reservations of oil and mineral right,

all applicable building restrictions and restrictive covenants of record in the office of the Chancery Clerk of DeSoto County, Mississippi.

Taxes for the current year are to be prorated as of today's date and possession is to be given with delivery of this Deed.

WITNESS the signature of the Grantor(s), this the 10th of September, 2010.

LIBERTY BANK OF ARKANSAS
An Arkansas Banking Corporation

By: [Signature]
John Freeman, President

By: [Signature]
Mark Fowler, Vice-Chairman

State of Arkansas
County of Craighead

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, John Freeman and Mark Fowler, who acknowledged to me that they are the President and Vice-Chairman, respectively, of Liberty Bank of Arkansas, an Arkansas Banking Corporation, and that for and on behalf of said corporation, and as its act and deed, they signed, executed and delivered the above and foregoing Special Warranty Deed on the day and year therein mentioned, after having been duly authorized so to do.

GIVEN under my hand and official seal on this the 10th of September, 2010.

My Commission Expires:



[Signature]
NOTARY PUBLIC